

REMARKS

This Response is submitted in response to an outstanding Office Action (final rejection) dated April 27, 2007, the shortened three month period for response set to expire on July 27, 2007. Accordingly, no extension of time or associated fee are believed due. However, in the event that the Commissioner determines an extension of time is required, the undersigned hereby petitions for any required extension of time, and authorizes the Commissioner to charge any extension fee to the Milbank deposit account 13-3250.

I. **Status of the Claims**

Please cancel claims 43-50 without prejudice, and amend claims 15 and 25 as indicated above. Claims 15-22, 24-33, 42 and 51-54 are now pending in the application. Pending claims 15, 24, 25, 33, 42, 51, 52, 53 and 54 are independent claims.

II. **Rejections under 35 USC § 112**

The Examiner has rejected claims 15-17, 19-21, 22, 24-27, 29-33, 43-45 and 47-50 under 45 U.S.C. § 112, ¶ 2, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, the Examiner states that the term linked payment amount continues to be indefinite, and that applicant must provide a non-limiting example from the specification.

First, the applicant thanks the Examiner for responding to the voice message of the undersigned by providing proposed draft claim language, in an effort to advance the claims to allowance. Applicant has amended claims 15 and 25 to substantially correspond to the proposed draft language provided by the Examiner, and hope that the amended claims are now in condition for allowance.

With respect to the rejection under § 112, applicant notes that in the response to

Office Action, mailed on August 11, 2006, such non-limiting examples for the claimed linked payment amount were provided on page 14 of the August 2006 response. Withdrawal of the rejection under 35 U.S.C. § 112 ¶ 2 is requested.

III. Rejections under 35 USC § 102

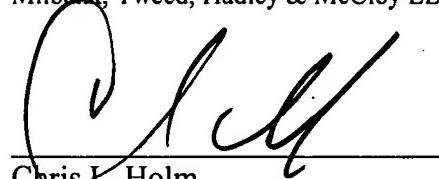
The Examiner has rejected claims 15-32 and 34-42 under 35 U.S.C. § 102 as anticipated by Derivatives Markets, *McDonald*.

Applicant respectfully submits that Derivatives Markets, as discussed in *McDonald*, do not disclose or suggest the claimed method of claims 15 and 25, and therefore those claims are allowable over *McDonald*. Withdrawal of the rejection under 35 U.S.C. § 102 is requested

IV. Request for Allowance

Applicants respectfully submit that the claims of this application are in condition for allowance. Accordingly, reconsideration of the rejection and allowance is requested. If a conference would assist in placing this application in better condition for allowance, the undersigned would appreciate a telephone call at the number indicated.

July 27, 2007

Respectfully submitted,
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